

February 7, 2009

United States Bankruptcy Court
One Bowling Green
New York, NY 10004

Attn: Judge Robert D. Drain

Ref:

Delphi Corp Case # 05-44481 filed October 5, 2005
Document # 14705 to cancel OPEB (health insurance benefits) for all retirees

Dear Judge Drain:

This letter is to express my concerns with Document #14705 filed by Delphi Corporation on February 4, 2009 asking the court to cancel health insurance benefits (OPEB) for over 15,000 people who are retirees of Delphi Corporation.

Please note that this letter is an OBJECTION to that document and file it as a motion to object to document #14705.

This document was filed with no previous warning to any of the retirees of Delphi Corporation and was only made known to us via letter on February 5, 2009 and gave us a mere twelve days to file our objections.

Many of the most recent retirees of Delphi were retired **BY** the company and **NOT** by the choice of the employee. We were given no decision to make, just told we would be retiring on a specific date. We had little time to prepare for retirement, and little time to adjust to a significantly reduced income before we were hit with this latest development (loss of health care) which will cause financial hardship for every retiree. It will have huge impacts not only on the retirees, but also every community where retirees live.

Let me point out that even as I am drafting this letter, GM is in talks with Delphi to reacquire all or part of its operations to assure its supply chain is stable. Were that to occur, your ruling will impact **ONLY** current retirees not yet Medicare eligible, not the "15000 current and future retirees" mentioned in the filing. Hence the assumed positive financial impact to Delphi's creditors would be greatly reduced. Additionally, let me point out that each of the retirees impacted is a Delphi retiree **"by chance, not choice"**, as we all spent the vast majority of our careers at GM, whose retirees are **NOT** similarly affected. **In the interest of fairness this motion should at least be delayed until the outcome of these negotiations is known.**

The cost of assuming the health care benefits on our own would have a crippling effect on our lives. Typically, the cost of this coverage represents between 35 and 50 percent of

our monthly pensions. It is my belief that there are other ways to restructure the company and still retain health care for retirees. Health care benefits were already scheduled to stop at the age of 65 for all retirees. This cost is a decreasing cost to the company as each of us reaches that 65 age milestone.

Elimination of this benefit represents a deceitful breach of an implied social contract which was the core basis upon which many GM and Delphi employees based their decision to continue their employment with these companies.

Please know that each of the retirees who will be negatively impacted by this action will be looking to you for your consideration when making the decision concerning Document #14705 dated February 4, 2009.

We ask you to REJECT this motion.

Sincerely yours,

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